

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: : Confirmation No.: 7821  
Lloyd Adams : Group Art Unit: 3624  
Appln. No.: 09/765,137 :  
Filed: January 18, 2001 :  
For: NETWORK-BASED LOAN :  
APPLICATION SYSTEM AND METHOD :  
Examiner: Hani M. Kazimi

**Mail Stop Fee Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT/RESPONSE**

Sir:

Responsive to the Office Action dated May 4, 2006, please consider the following remarks. Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.

**A listing of the claims is found on page 2**

Applicants **remarks** begin on **page 6**.